

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MANUEL M GUZMAN

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Case No.: 08-27850

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/17/2008.
- 2) This case was confirmed on 12/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/16/2010.
- 6) Number of months from filing to the last payment: 21
- 7) Number of months case was pending: 23
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 65,396.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 16,896.80
Less amount refunded to debtor	\$ 410.48
<b>NET RECEIPTS</b>	<b>\$ 16,486.32</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,369.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,138.07
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,507.07**

Attorney fees paid and disclosed by debtor **\$ 1,131.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PHH MORTGAGE CORP	SECURED	31,463.65	31,240.24	.00	.00	.00
USAA FEDERAL SAVINGS	SECURED	16,380.00	17,231.95	17,231.95	7,640.00	1,439.57
USAA FEDERAL SAVINGS	UNSECURED	1,538.00	NA	NA	.00	.00
USAA FEDERAL SAVINGS	SECURED	16,596.00	16,404.93	.00	.00	.00
USAA FEDERAL SAVINGS	UNSECURED	13,059.65	NA	NA	.00	.00
USAA FEDERAL SAVINGS	SECURED	NA	347.02	347.02	347.02	.00
MAGDALENA CHOWANIC G	OTHER	NA	NA	NA	.00	.00
JEFFREY M LEVING	UNSECURED	44,000.00	24,309.38	24,309.38	380.19	.00
ACS	UNSECURED	13,461.00	NA	NA	.00	.00
AMALIA GUZMAN	UNSECURED	50,000.00	50,440.00	50,440.00	788.88	.00
AMERICAN EXPRESS	OTHER	NA	NA	NA	.00	.00
BALLY'S	UNSECURED	NA	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	NA	NA	NA	.00	.00
COLLEGE & UNIVERSITY	UNSECURED	2,510.00	1,992.31	1,992.31	17.07	.00
MCLEOD USA	UNSECURED	130.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,384.00	1,383.75	1,383.75	16.90	.00
ECAST SETTLEMENT COR	UNSECURED	16,143.00	16,704.73	16,704.73	261.25	.00
ILLINOIS INSTITUTE T	UNSECURED	3,602.21	NA	NA	.00	.00
NAVY FEDERAL CREDIT	UNSECURED	2,622.00	2,690.86	2,690.86	37.48	.00
NAVY FEDERAL CREDIT	UNSECURED	18.00	NA	NA	.00	.00
ISAC	UNSECURED	91,592.89	92,941.56	92,941.56	1,453.58	.00
SOURCE ONE	UNSECURED	189.74	NA	NA	.00	.00
UNION PLUS/NALC	UNSECURED	NA	NA	NA	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
USAA FEDERAL SAVINGS	UNSECURED	7,658.00	NA	NA	.00	.00
KEYBANK NATIONAL ASS	UNSECURED	NA	13,754.38	13,754.38	215.11	.00
ENTERPRISE RECOVERY	UNSECURED	NA	3,807.80	3,807.80	.00	.00
MAGDALENA CHOWANIC G	UNSECURED	NA	8,239.00	382.20	382.20	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	347.02	347.02	.00
Debt Secured by Vehicle	17,231.95	7,640.00	1,439.57
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	17,578.97	7,987.02	1,439.57
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	208,406.97	3,552.66	.00

**Disbursements:**

Expenses of Administration	\$ 3,507.07	
Disbursements to Creditors	\$ 12,979.25	
<b>TOTAL DISBURSEMENTS:</b>		\$ 16,486.32

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/15/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.